

MemberFocus Community Credit Union

Relationship-based Fees and Benefits

Effective May 1, 2016

SERVICES	Silver	Gold	Platinum
Checking Account	no fee	no fee	no fee
Check Printing	\$5.00/box for standard box-one per year	\$5.00/box for standard box-one per year	\$5.00/box for standard box-one per year
Overdraft Protection			
-Within Same Account	\$2.00/transfer	\$1.00/transfer	no fee
-From Another Account	\$15.00/transfer	\$10.00/transfer	\$5.00/transfer
-From Approved Line of Credit	no fee	no fee	no fee
-Courtesy Pay Fee	\$30.00/item	\$30.00/item	\$30.00/item
NSF Fee	\$30.00/item	\$30.00/item	\$30.00/item
Stop Payment	\$25.00/item	\$25.00/item	\$25.00/item
Chargeback of Deposited Items	\$5.00/item	\$4.00/item	\$3.00/item
Chargeback of Deposited Items (Self Drawn)	\$22.00/item	\$20.00/item	\$18.00/item
Chargeback of Re-deposited Items	\$15.00/item	\$15.00/item	\$15.00/item
Copies			
-Checks/Statements	\$2.00/page	\$1.50/page	\$1.00/page
-Checks/Statements via Member Connect	no fee	no fee	no fee
-Money Orders	\$12.00/item	\$12.00/item	\$12.00/item
Foreign Items			
-Processing/Collections	\$5.00/item	\$5.00/item	\$5.00/item
Wire Transfers			
-Outgoing (Domestic)	\$20.00/transfer	\$20.00/transfer	\$20.00/transfer
-Outgoing (International)	\$40.00/transfer	\$40.00/transfer	\$40.00/transfer
-Incoming	\$5.00/transfer	\$2.50/transfer	no fee
ATM/Debit Cards			
-HFCC or MemberFocus ATMs or Co-op Network	no fee	no fee	no fee
-All Other ATMs**	\$2.00/transaction	\$2.00/transaction	\$2.00/transaction
-ATM Balance Inquiries	\$2.00/transaction	\$2.00/transaction	\$2.00/transaction
-ATM Transfers Between Accounts	\$1.00/transaction	\$1.00/transaction	\$1.00/transaction
-Lost Card Reissuance Fee	\$10.00/card 1st time lost \$20.00/card after 1st replacement	\$10.00/card 1st time lost \$20.00/card after 1st replacement	\$10.00/card 1st time lost \$20.00/card after 1st replacement
-ATM/Debit Rush Fee	\$35.00/card	\$35.00/card	\$35.00/card
Other Services			
Audio Teller	no fee	no fee	no fee
Member Connect Web	no fee	no fee	no fee
Service Centers	\$1.50 ***/transaction	\$1.50 ***/transaction	\$1.50 ***/transaction
Bill Payment	\$4.95/month	\$4.95/month	\$4.95/month
Bill Payment with E-statements	no fee	no fee	no fee
Inactive Bill Payment (After 3 months)	\$15.00	\$15.00	\$15.00
Traveler's Checks	\$1.00/\$100	no fee	no fee
Traveler's Checks for 2	\$1.00/\$100	no fee	no fee
Gift Checks	\$2.50/check	\$1.25/check	no fee
Gift Cards	\$3.95/card	\$2.70/card	no fee
Money Orders	\$1.50/item	\$1.00/item	no fee
Cashier's Checks (1 free per day)	\$1.00/item	\$1.00/item	\$1.00/item
Dormancy Fee-After One Year of Inactivity	\$10.00	\$10.00	\$10.00
Escheat Fee	\$50.00	\$50.00	\$50.00
Vehicle History Report	\$15.00	\$15.00	\$15.00
Vehicle History Report With Pre-Approval	no fee	no fee	no fee
Research Fee	\$20.00/hour	\$20.00/hour	\$20.00/hour
Account Verification	\$5.00	\$5.00	\$5.00
Returned Mail Fee	\$5.00	\$5.00	\$5.00
Garnishment	\$50.00	\$50.00	\$50.00
Foreign Cash Ordering Fee	\$15.00	\$15.00	\$15.00
Title Fee - If Member Doesn't Provide	\$25.00	\$25.00	\$25.00
Subordination Fee	\$75.00	\$75.00	\$75.00
Check by Phone Fee	\$3.00	\$3.00	\$3.00
Early Account Closing	\$5.00 within 1st 6 months	\$5.00 within 1st 6 months	\$5.00 within 1st 6 months
Non-Member On-Us Check Cashing Fee - \$5			

** Some ATM owners, not in CO-OP Network, may charge a fee called a surcharge to access their ATMs.

*** In each calendar month, any combination of the first six (6) withdrawals, deposits or loan payment transfers are free.

Additional transactions of this type will be charged a fee of \$1.50 each, which will then be reflected on your monthly statement.



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